

B1 (Official Form 1)(1/08)

<b>United States Bankruptcy Court Western District</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Allen, Terry W</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Allen, Courtney Marie</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-5468</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-7290</b>
Street Address of Debtor (No. and Street, City, and State): <b>10616 Moss Mill Lane Charlotte, NC</b> <div style="text-align: right; font-size: small;">ZIP Code <b>28277</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <b>10616 Moss Mill Lane Charlotte, NC</b> <div style="text-align: right; font-size: small;">ZIP Code <b>28277</b></div>
County of Residence or of the Principal Place of Business: <b>Mecklenburg</b>		County of Residence or of the Principal Place of Business: <b>Mecklenburg</b>
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <div style="display: flex; justify-content: space-between; font-size: small;"> <span><input type="checkbox"/> 1-49</span> <span><input type="checkbox"/> 50-99</span> <span><input checked="" type="checkbox"/> 100-199</span> <span><input type="checkbox"/> 200-999</span> <span><input type="checkbox"/> 1,000-5,000</span> <span><input type="checkbox"/> 5,001-10,000</span> <span><input type="checkbox"/> 10,001-25,000</span> <span><input type="checkbox"/> 25,001-50,000</span> <span><input type="checkbox"/> 50,001-100,000</span> <span><input type="checkbox"/> OVER 100,000</span> </div>		
<b>Estimated Assets</b> <div style="display: flex; justify-content: space-between; font-size: small;"> <span><input type="checkbox"/> \$0 to \$50,000</span> <span><input type="checkbox"/> \$50,001 to \$100,000</span> <span><input checked="" type="checkbox"/> \$100,001 to \$500,000</span> <span><input type="checkbox"/> \$500,001 to \$1 million</span> <span><input type="checkbox"/> \$1,000,001 to \$10 million</span> <span><input type="checkbox"/> \$10,000,001 to \$50 million</span> <span><input type="checkbox"/> \$50,000,001 to \$100 million</span> <span><input type="checkbox"/> \$100,000,001 to \$500 million</span> <span><input type="checkbox"/> \$500,000,001 to \$1 billion</span> <span><input type="checkbox"/> More than \$1 billion</span> </div>		
<b>Estimated Liabilities</b> <div style="display: flex; justify-content: space-between; font-size: small;"> <span><input type="checkbox"/> \$0 to \$50,000</span> <span><input type="checkbox"/> \$50,001 to \$100,000</span> <span><input type="checkbox"/> \$100,001 to \$500,000</span> <span><input checked="" type="checkbox"/> \$500,001 to \$1 million</span> <span><input type="checkbox"/> \$1,000,001 to \$10 million</span> <span><input type="checkbox"/> \$10,000,001 to \$50 million</span> <span><input type="checkbox"/> \$50,000,001 to \$100 million</span> <span><input type="checkbox"/> \$100,000,001 to \$500 million</span> <span><input type="checkbox"/> \$500,000,001 to \$1 billion</span> <span><input type="checkbox"/> More than \$1 billion</span> </div>		

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Allen, Terry W**  
**Allen, Courtney Marie****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ James H. Henderson****September 22, 2009**

Signature of Attorney for Debtor(s)

(Date)

**James H. Henderson 13536****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Allen, Terry W**  
**Allen, Courtney Marie**

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Terry W Allen**  
Signature of Debtor **Terry W Allen**

**X /s/ Courtney Marie Allen**  
Signature of Joint Debtor **Courtney Marie Allen**

Telephone Number (If not represented by attorney)

**September 22, 2009**

Date

### Signature of Attorney\*

**X /s/ James H. Henderson**  
Signature of Attorney for Debtor(s)

**James H. Henderson 13536**

Printed Name of Attorney for Debtor(s)

**James H. Henderson, P.C.**

Firm Name

**1201 Harding Place**  
**Charlotte, NC 28204**

Address

**Email: henderson@title11.com**

**704.333.3444 Fax: 704.333.5003**

Telephone Number

**September 22, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**  
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court  
Western District**

In re **Terry W Allen  
Courtney Marie Allen**

Debtor(s)

Case No.

Chapter

**7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Terry W Allen  
Terry W Allen

Date: September 22, 2009

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court  
Western District**

In re **Terry W Allen  
Courtney Marie Allen**

Debtor(s)

Case No.

Chapter

**7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Courtney Marie Allen  
Courtney Marie Allen

Date: September 22, 2009

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court  
Western District**

In re **Terry W Allen,  
Courtney Marie Allen**

Debtors

Case No. \_\_\_\_\_

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>360,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>83,472.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>461,896.01</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>3</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>28</b>		<b>365,930.65</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>7,197.33</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>12,941.34</b>
Total Number of Sheets of ALL Schedules		<b>44</b>			
Total Assets			<b>443,472.00</b>		
Total Liabilities				<b>827,826.66</b>	



**United States Bankruptcy Court**  
**Western District**

In re **Terry W Allen,  
Courtney Marie Allen**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>7,197.33</b>
Average Expenses (from Schedule J, Line 18)	<b>12,941.34</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>7,693.59</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>21,942.11</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>365,930.65</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>387,872.76</b>

B6A (Official Form 6A) (12/07)

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>RESIDENCE: house and lot located at 10616 Moss Mill Lane, Charlotte NC 28277; purchase price 8/9/2001 - \$318,500; tax value - \$319,200</b>	<b>tenants by the entirety</b>	<b>J</b>	<b>360,000.00</b>	<b>363,013.89</b>

Sub-Total > **360,000.00** (Total of this page)

Total > **360,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	<b>cash</b>		<b>J</b>	<b>20.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	<b>Wachovia checking account no. *8481</b>		<b>H</b>	<b>500.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.	<b>LIVING ROOM: couch, chairs, TV</b>		<b>J</b>	<b>500.00</b>
	<b>FAMILY ROOM/DEN: couch, chair, TV</b>		<b>J</b>	<b>500.00</b>
	<b>BEDROOMS: bed, crib, chest of drawers, TV</b>		<b>J</b>	<b>500.00</b>
	<b>KITCHEN: table, chairs, pots, pans, refrigerator</b>		<b>J</b>	<b>200.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.	<b>clothing</b>		<b>J</b>	<b>500.00</b>
7. Furs and jewelry.	<b>wedding bands, watches</b>		<b>J</b>	<b>0.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>2 Metropolitan term life insurance policies (spouse is beneficiary)</b>		<b>H</b>	<b>0.00</b>
	<b>State Farm homeowners insurance</b>		<b>J</b>	<b>0.00</b>

Sub-Total > **2,720.00**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2008 Ford F250; 66,712+ miles</b>	<b>H</b>	<b>21,825.00</b>
		<b>2008 Yukon Denali; 18,000+ miles</b>	<b>H</b>	<b>33,650.00</b>
		<b>2001 Ford F150; 105,000+ miles</b>	<b>H</b>	<b>7,275.00</b>
		<b>2006 Custom Motorcycle; 20,000+ miles</b>	<b>H</b>	<b>18,000.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>dog</b>		<b>J</b>	<b>2.00</b>
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			

Sub-Total > **80,752.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)  
Total > **83,472.00**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached  
to the Schedule of Personal Property

B6C (Official Form 6C) (12/07)

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Cash on Hand</u></b> cash	N.C. Gen. Stat. § 1-362	20.00	20.00
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b> Wachovia checking account no. *8481	N.C. Gen. Stat. § 1-362	500.00	500.00
<b><u>Household Goods and Furnishings</u></b> LIVING ROOM: couch, chairs, TV	N.C. Gen. Stat. § 1C-1601(a)(4)	500.00	500.00
FAMILY ROOM/DEN: couch, chair, TV	N.C. Gen. Stat. § 1C-1601(a)(4)	500.00	500.00
BEDROOMS: bed, crib, chest of drawers, TV	N.C. Gen. Stat. § 1C-1601(a)(4)	500.00	500.00
KITCHEN: table, chairs, pots, pans, refrigerator	N.C. Gen. Stat. § 1C-1601(a)(4)	200.00	200.00
<b><u>Wearing Apparel</u></b> clothing	N.C. Gen. Stat. § 1C-1601(a)(4)	500.00	500.00
<b><u>Animals</u></b> dog	N.C. Gen. Stat. § 1C-1601(a)(4)	2.00	2.00

Total: **2,722.00** **2,722.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			<b>Statutory Lien</b>					
<b>Ballantyne Joint Committee, Inc. c/o Michael Hunter, Esq. 2600 One Wachovia Center 301 S. College St. Charlotte, NC 28202-2619</b>		<b>J</b>	<b>RESIDENCE: house and lot located at 10616 Moss Mill Lane, Charlotte NC 28277; purchase price 8/9/2001 - \$318,500; tax value - \$319,200</b>					
			Value \$ <b>360,000.00</b>				<b>449.37</b>	<b>449.37</b>
Account No. <b>xxxx3318</b>			<b>pmsi</b>					
<b>Ford Motor Credit Company PO Box 790119 Saint Louis, MO 63179-0119</b>		<b>H</b>	<b>2008 Ford F250; 66,712+ miles</b>					
			Value \$ <b>21,825.00</b>				<b>27,786.21</b>	<b>5,961.21</b>
Account No. <b>xxxxxxx7755</b>			<b>pmsi</b>					
<b>GMAC Payment Processing Center PO Box 9001951 Louisville, KY 40290-1951</b>		<b>H</b>	<b>2008 Yukon Denali; 18,000+ miles</b>					
			Value \$ <b>33,650.00</b>				<b>44,617.01</b>	<b>10,967.01</b>
Account No. <b>xxxxxx2835</b>			<b>first deed of trust</b>					
<b>Homecomings Financial Services LLC PO Box 205 Waterloo, IA 50704-0205</b>		<b>J</b>	<b>RESIDENCE: house and lot located at 10616 Moss Mill Lane, Charlotte NC 28277; purchase price 8/9/2001 - \$318,500; tax value - \$319,200</b>					
			Value \$ <b>360,000.00</b>				<b>288,764.52</b>	<b>0.00</b>
Subtotal (Total of this page)							<b>361,617.11</b>	<b>17,377.59</b>

1 continuation sheets attached



B6D (Official Form 6D) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxxxxx2884</b>			<b>second deed of trust</b>					
<b>Homecomings Financial Services LLC PO Box 205 Waterloo, IA 50704-0205</b>		<b>J</b>	<b>RESIDENCE: house and lot located at 10616 Moss Mill Lane, Charlotte NC 28277; purchase price 8/9/2001 - \$318,500; tax value - \$319,200</b>					
			Value \$ <b>360,000.00</b>				<b>73,800.00</b>	<b>2,564.52</b>
Account No. <b>xxxx5756</b>			<b>pmsi</b>					
<b>Professional Financial PO Box 6168 Greenville, SC 29606</b>		<b>H</b>	<b>2006 Custom Motorcycle; 20,000+ miles</b>					
			Value \$ <b>18,000.00</b>				<b>20,000.00</b>	<b>2,000.00</b>
Account No. <b>xxxxxxxxxxxx9001</b>			<b>pmsi</b>					
<b>Wells Fargo PO Box 60510 Los Angeles, CA 90060</b>		<b>H</b>	<b>2001 Ford F150; 105,000+ miles</b>					
			Value \$ <b>7,275.00</b>				<b>6,478.90</b>	<b>0.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Subtotal  
(Total of this page)

**100,278.90** **4,564.52**

Total  
(Report on Summary of Schedules)

**461,896.01** **21,942.11**

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

### ☒ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

### ☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

### ☐ Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

### ☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Domestic Support Obligations**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No.									
<b>Tracey Tinnel</b> <b>4031 Valleybrook Road</b> <b>Charlotte, NC 28270</b>		<b>H</b>		<b>child support</b>					<b>0.00</b>
								<b>0.00</b>	<b>0.00</b>
Account No.									
Account No.									
Account No.									
Account No.									
Account No.									
Subtotal									<b>0.00</b>
(Total of this page)								<b>0.00</b>	<b>0.00</b>

Sheet **1** of **2** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								A M O U N T E N T I T L E D T O P R I O R I T Y
Account No.			npo					
City-County Tax Collector Collection Division PO Box 31637 Charlotte, NC 28231	J						0.00	0.00
Account No.			npo					
Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114	J						0.00	0.00
Account No.			npo					
NC Department of Revenue PO Box 1168 Raleigh, NC 27602	J						0.00	0.00
Account No.								
Account No.								
Subtotal							0.00	0.00
(Total of this page)							0.00	0.00
Total							0.00	0.00
(Report on Summary of Schedules)							0.00	0.00

Sheet 2 of 2 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>A &amp; I Services LLC</b> <b>1275 Barclay Boulevard</b> <b>Buffalo Grove, IL 60089</b>	<b>H</b>	<b>business debt; for information only</b>				<b>0.00</b>
Account No.  <b>Act Construction LLC</b> <b>205 Park Drive</b> <b>Fort Mill, SC 29715</b>	<b>J</b>	<b>business debt; for information only</b>				<b>0.00</b>
Account No.  <b>ADT Security Service Inc</b> <b>1900 Scott Avenue</b> <b>Charlotte, NC 28203</b>	<b>H</b>	<b>business debt; personal guarantee</b>				<b>Unknown</b>
Account No.  <b>Advanced Portable Toilets</b> <b>2539 Eastern Avenue</b> <b>Rocky Mount, NC 27804</b>	<b>J</b>	<b>business debt; for information only</b>				<b>0.00</b>
Subtotal (Total of this page)						<b>0.00</b>

27 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>business debt; for information only</b>				
<b>Affordable Electric Service 127 Barclay Boulevard Buffalo Grove, IL 60089</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; for information only</b>				
<b>Aire Service of Matthews Inc 4039 Matthews-Indian Trail Road Matthews, NC 28104</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; for information only</b>				
<b>All Carolina Crane &amp; Equipment LLC 6108 Triangle Drive Raleigh, NC 27617</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; for information only</b>				
<b>American Interstate Insurance Company 2301 Highway 190 West Deridder, LA 70634</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; for information only</b>				
<b>American Mts 1825 Rocky River Rd North Monroe, NC 28110</b>	<b>H</b>					<b>0.00</b>
Sheet no. <u>1</u> of <u>27</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>business debt; for information only</b>				
<b>Amerisite Inc 2780 Red Oak Flats Rd Dahlonega, GA 30533</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; for information only</b>				
<b>Amgro Inc 100 N Parkway PO Box 15089 Worcester, MA 01615-0089</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; for information only</b>				
<b>Anderson Construction Co 1107 Broad Creek Road New Bern, NC 28560</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; for information only</b>				
<b>Atlantic Coast Concrete PO Box 419 Apex, NC 27502</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; for information only</b>				
<b>Bagwell Fence Company PO Box 2608 Apex, NC 27502</b>	<b>H</b>					<b>0.00</b>
Sheet no. <b>2</b> of <b>27</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxxxxxxx6251</b>  <b>Belk</b> <b>PO Box 960012</b> <b>Orlando, FL 32896-0012</b>	<b>J</b>	<b>credit card</b>				<b>1,518.94</b>
Account No. <b>xxxxxxxxxxxx5745</b>  <b>Best Buy/HSBC Card Services</b> <b>PO Box 5238</b> <b>Carol Stream, IL 60197</b>	<b>J</b>	<b>credit card</b>				<b>2,154.99</b>
Account No.  <b>Braxton Construction Co Inc</b> <b>275 Catherine Street</b> <b>Orangeburg, SC 29115</b>	<b>H</b>	<b>business debt; for information only</b>				<b>0.00</b>
Account No.  <b>Budget Installment Corporation</b> <b>PO Box 9015</b> <b>Rockville Centre, NY 11571-9015</b>	<b>H</b>	<b>business debt; for information only</b>				<b>0.00</b>
Account No.  <b>C F Reece &amp; Son Supply Co Inc</b> <b>831 North Main Street</b> <b>Rutherfordton, NC 28139</b>	<b>H</b>	<b>business debt; for information only</b>				<b>0.00</b>
Sheet no. <u>3</u> of <u>27</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>3,673.93</b>
Subtotal (Total of this page)						<b>3,673.93</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>business debt; for information only</b>				
<b>Campbell Inc PO Box 9087 Greenville, SC 29604</b>	<b>J</b>					<b>0.00</b>
Account No.		<b>Business &amp; Construction Law Group LLC 607 Pendleton Street Ste 106 Greenville, SC 29601</b>				
<b>Campbell Inc</b>						
Account No.		<b>business debt; personal guantee</b>				
<b>Campbell Inc PO Box 9087 Greenville, SC 29604</b>	<b>H</b>					<b>Unknown</b>
Account No. <b>xxxx-xxxx-xxxx-6694</b>		<b>credit card</b>				
<b>Capital One PO Box 71083 Charlotte, NC 28272-1083</b>	<b>J</b>					<b>6,675.18</b>
Account No. <b>xxxx-xxxx-xxxx-7278</b>		<b>credit card</b>				
<b>Capital One PO Box 71083 Charlotte, NC 28272-1083</b>	<b>J</b>					<b>2,496.36</b>
Sheet no. <b>4</b> of <b>27</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>9,171.54</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxx-xxxx-xxxx-4752</b>	<b>J</b>	<b>credit card</b>				<b>2,318.60</b>
<b>Capital One</b> <b>PO Box 71083</b> <b>Charlotte, NC 28272-1083</b>						
Account No. <b>xxxx-xxxx-xxxx-8962</b>	<b>J</b>	<b>credit card</b>				<b>438.92</b>
<b>Capital One</b> <b>PO Box 71083</b> <b>Charlotte, NC 28272-1083</b>						
Account No. <b>xxxxxxxxxxxx6077</b>	<b>J</b>	<b>credit card</b>				<b>4,115.28</b>
<b>Care Credit/GE Money Bank</b> <b>PO Box 960061</b> <b>Orlando, FL 32896-0061</b>						
Account No.	<b>J</b>	<b>medical services</b>				<b>4,468.00</b>
<b>Carmel OBGYN</b> <b>5933 Blackney Park Drive Ste 100</b> <b>Charlotte, NC 28277-5713</b>						
Account No.	<b>W</b>	<b>medical services</b>				<b>285.00</b>
<b>Carolinas Counseling Group</b> <b>1900 South Blvd Ste 100</b> <b>Charlotte, NC 28203-4778</b>						
Sheet no. <u>5</u> of <u>27</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>11,625.80</b>
Subtotal (Total of this page)						<b>11,625.80</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.	W	<b>medical services</b>				
<b>Carolinas Pathology Group PO Box 60280 Charleston, SC 29419-0280</b>						
						<b>316.05</b>
Account No.	W	<b>medical services</b>				
<b>Carolinas Physicians Network 2711 Randolph Road Charlotte, NC 28207</b>						
						<b>1,527.76</b>
Account No.		<b>Absolute Collection Services 421 Fayetteville Street Mall #600 Raleigh, NC 27601</b>				
<b>Carolinas Physicians Network</b>						
Account No.	H	<b>business debt; for information only</b>				
<b>Certex PO Box 601438 Charlotte, NC 28260-1438</b>						
						<b>0.00</b>
Account No.	H	<b>business debt; for information only</b>				
<b>Champman Concreter Products PO Box 4275 Spartanburg, SC 29305-4275</b>						
						<b>0.00</b>
Sheet no. <u>6</u> of <u>27</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>1,843.81</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Cintas Corp #200 6300 Harris Technology Blvd Charlotte, NC 28269</b>		<b>H</b>	<b>business debt; personal guarantee</b>			<b>Unknown</b>
Account No. <b>xxxxxx9978</b>			<b>credit card</b>			
<b>Cit Bank Vericrest Financial Inc PO Box 24330 Oklahoma City, OK 73124-0330</b>		<b>J</b>				<b>11,492.26</b>
Account No.			<b>business debt; for information only</b>			
<b>CIT Technology Corporation 1830 West Airfield Dallas, TX 75261</b>		<b>H</b>				<b>0.00</b>
Account No.			<b>business debt; for information only</b>			
<b>Citicapital Commercial Corporation 3950 Regent Blvd Irving, TX 75063</b>		<b>J</b>				<b>0.00</b>
Account No.			<b>business debt; for information only</b>			
<b>Citicorp Vendor Finance Inc PO Box 7247-0322 Philadelphia, PA 19170-0322</b>		<b>H</b>				<b>0.00</b>
Sheet no. <u>7</u> of <u>27</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>11,492.26</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>City Electric Supply Co 216-A Stetson Drive Charlotte, NC 28262</b>		<b>H</b>				<b>Unknown</b>
Account No.						
<b>Civil Communications 150 Grandstand Lane Angier, NC 27501</b>		<b>H</b>				<b>Unknown</b>
Account No.						
<b>Clark Tire &amp; Auto 13808 E Independence Blvd Indian Trail, NC 28079</b>		<b>H</b>				<b>Unknown</b>
Account No.						
<b>CMC Home Care 4701 Hedgemore Drive #300 Charlotte, NC 28209-2256</b>		<b>W</b>				<b>58.24</b>
Account No.						
<b>CMC Pineville PO Box 32861 Charlotte, NC 28232-2861</b>		<b>J</b>				<b>15,615.36</b>
Sheet no. <u>8</u> of <u>27</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>15,673.60</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			<b>Robert G McIntosh Esq The McIntosh Law Firm P C PO Box 2270 Davidson, NC 28036-2270</b>				
<b>CMC Pineville</b>							
Account No.			<b>Spartan Financial Services 13730 S Point Blvd Charlotte, NC 28273</b>				
<b>CMC Pineville</b>							
Account No.		<b>H</b>	<b>business debt; for information only</b>				<b>0.00</b>
<b>Communication Technology Services LLC 400 Donald Lynch Boulevard Marlborough, MA 01752</b>							
Account No.			<b>Sprouse &amp; Kurtz PLLC 3109 Poplarwood Court Suite 115 Raleigh, NC 27604</b>				
<b>Communication Technology Services LLC</b>							
Account No.		<b>J</b>	<b>business debt; for information only</b>				<b>0.00</b>
<b>Communications Technology Services LLC PO Box 1032 400 Donald Lynch Blvd Northborough, MA 01532</b>							
Sheet no. <u>9</u> of <u>27</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>business debt; for information only</b>				
<b>Companion Property &amp; Casualty Group PO Box 100165 Columbia, SC 29202</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; personal guarantee</b>				
<b>Consolidated electrical Distributors PO Box 1510 Cary, NC 27512-1510</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; for information only</b>				
<b>Construction Supply Inc 3701 Pleasant Plains Road Matthews, NC 28105</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; for information only</b>				
<b>Conway Fence 3250 Beverly Road Conway, SC 29527</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; personal guarantee</b>				
<b>Couchell Children Properties 6179 E Independence Blvd Charlotte, NC 28212</b>	<b>H</b>					<b>Unknown</b>
Sheet no. <u>10</u> of <u>27</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Custom Fence Company Inc 429 Audrey Lane New Bern, NC 28560</b>		<b>H</b>	<b>business debt; for information only</b>			<b>0.00</b>
Account No.						
<b>Diamond Springs PO Box 667887 Charlotte, NC 28266-7887</b>		<b>H</b>	<b>business debt; for information only</b>			<b>0.00</b>
Account No.						
<b>Eagle Engineering Inc 1061-B Cambridge Square Alpharetta, GA 30004</b>		<b>H</b>	<b>business debt; personal guarantee</b>			<b>Unknown</b>
Account No.						
<b>Eagle Rentals Inc 3435 E Broad Street Monroe, NC 28112</b>		<b>H</b>	<b>business debt; for information only</b>			<b>0.00</b>
Account No.						
<b>East Coast Fencing Inc PO Box 1626 Georgetown, SC 29442</b>		<b>J</b>	<b>business debt; for information only</b>			<b>0.00</b>
Sheet no. <u>11</u> of <u>27</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>0.00</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>business debt; personal guarantee</b>				<b>Unknown</b>
<b>Edwards Inc PO Box 8403 Greenville, NC 27835</b>	<b>H</b>					
Account No.		<b>business debt; for information only</b>				<b>0.00</b>
<b>Ellis Sand &amp; Gravel Inc 1953 West Evans Street Florence, SC 29501</b>	<b>H</b>					
Account No.		<b>business debt; personal guarantee</b>				<b>Unknown</b>
<b>Fastenal Indsutrial &amp; Construction 270-C Unionville-Indian Trail Road Indian Trail, NC 28079</b>	<b>H</b>					
Account No.		<b>business debt; for information only</b>				<b>0.00</b>
<b>Florence Fences &amp; Ironworks 1035 East Old Marion Highway Florence, SC 29506</b>	<b>H</b>					
Account No.		<b>deficiency on Ford Mustang (repossessed 2/29/2009)</b>				<b>23,775.03</b>
<b>Ford Motor Credit Company PO Box 689007 Franklin, TN 37068-9007</b>	<b>H</b>					
Sheet no. <u>12</u> of <u>27</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>23,775.03</b>
Subtotal (Total of this page)						<b>23,775.03</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>Ford Motor Credit Company</b>		<b>Smith Debnam PO Box 26268 Raleigh, NC 27611-6268</b>				
Account No.  <b>Friends Tire 13808 E Independence Blvd Indian Trail, NC 28079</b>	H	<b>business debt; for information only</b>				<b>0.00</b>
Account No.  <b>GE Capital Corporation 3000 Lakeside Drive Bannockburn, IL 60015</b>	H	<b>business debt; for information only</b>				<b>0.00</b>
Account No.  <b>GMAC PO Box 105677 Atlanta, GA 30348</b>	J	<b>deficiency</b>				<b>4,785.80</b>
Account No.  <b>GMAC</b>		<b>Pinnacle Financial Group Inc 7825 Washington Avenue South Suite 310 Minneapolis, MN 55439</b>				
Sheet no. <u>13</u> of <u>27</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>4,785.80</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>GMAC Payment Processing Center PO Box 830070 Baltimore, MD 21283-0070</b>		<b>H</b>	<b>business debt; personal guarantee</b>			<b>Unknown</b>
Account No.						
<b>Great American Insurance company 49 East ath Street Ste 400 Cincinnati, OH 45202</b>		<b>H</b>	<b>business debt; for information only</b>			<b>0.00</b>
Account No.						
<b>Guthrie Davis Henderson &amp; Staton PLLC 719 East Boulevard Charlotte, NC 28203</b>		<b>H</b>	<b>business debt; personal guarantee</b>			<b>Unknown</b>
Account No.						
<b>Guy M Turner PO Box 7776 Greensboro, NC 27417</b>		<b>H</b>	<b>business debt; personal guarantee</b>			<b>Unknown</b>
Account No.						
<b>Guy M Turner Incorporated c/o Keziah Gates &amp; Samet LLP PO Box 2608 High Point, NC 27261-2608</b>		<b>H</b>	<b>business debt; for information only</b>			<b>0.00</b>
Sheet no. <u>14</u> of <u>27</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>business debt; for information only</b>				
<b>Halifax Rentals 1000-B Julian Allsbrook Highway Roanoke Rapids, NC 27870</b>	<b>H</b>					<b>0.00</b>
Account No. <b>xxxxxxxxxxx7879</b>		<b>loan</b>				
<b>HFC PO Box 17574 Baltimore, MD 21297-1574</b>	<b>J</b>					<b>14,139.09</b>
Account No.		<b>business debt; for information only</b>				
<b>HMC Paving &amp; Construction Co Inc 120 Sturken Drive Bryson City, NC 28713</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; for information only</b>				
<b>Hornest Nest Electrical Supply Co Inc PO Box 1492 Indian Trail, NC 28079</b>	<b>H</b>					<b>0.00</b>
Account No. <b>xxxx-xxxx-xxxx-7350</b>		<b>credit card</b>				
<b>HSBC ARM Inc PO Box 129 Thorofare, NJ 08086-0129</b>	<b>J</b>					<b>1,952.83</b>
Sheet no. <u>15</u> of <u>27</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>16,091.92</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxx-xxxx-xxxx-8473</b>  <b>HSBC Cards Services</b> <b>PO Box 5222</b> <b>Carol Stream, IL 60197-5222</b>	<b>J</b>	<b>credit card</b>				<b>796.43</b>
Account No.  <b>Hutton Communications Inc</b> <b>PO Box 201439</b> <b>Dallas, TX 75320-1439</b>	<b>H</b>	<b>business debt; for information only</b>				<b>0.00</b>
Account No.  <b>Jim's Liquid Waste</b> <b>2141 Sunnybrook Rd</b> <b>Greenville, NC 27834</b>	<b>H</b>	<b>business debt; for information only</b>				<b>0.00</b>
Account No.  <b>JMH Fence Company</b> <b>10714 Lancaster Highway</b> <b>Waxhaw, NC 28173</b>	<b>H</b>	<b>business debt; for information only</b>				<b>0.00</b>
Account No.  <b>LabCorporation of America Holdings</b> <b>PO Box 2240</b> <b>Burlington, NC 27216-2240</b>	<b>W</b>	<b>medical services</b>				<b>1,879.00</b>
Sheet no. <u>16</u> of <u>27</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>2,675.43</b>
Subtotal (Total of this page)						<b>2,675.43</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Magnum TA Inc 450 Battlefield Blvd North Chesapeake, VA 23320</b>		<b>H</b>	<b>business debt; personal guarantee</b>			<b>Unknown</b>
Account No.						
<b>Magnum Tower Associates 450 Battlefield Blvd N Chesapeake, VA 23320</b>		<b>X J</b>	<b>business debt; personal guarantee</b>			<b>234,441.16</b>
Account No.						
<b>Maner Fence 7188 Cross Country Road Charleston, SC 29423</b>		<b>H</b>	<b>business debt; for information only</b>			<b>0.00</b>
Account No.						
<b>Nations Rent 16824 Statesville Road Huntersville, NC 28078</b>		<b>H</b>	<b>business debt; for information only</b>			<b>0.00</b>
Account No.						
<b>Nationwide Fire Insurance Co PO Box 96040 Charlotte, NC 28269-0040</b>		<b>H</b>	<b>business debt; for information only</b>			<b>0.00</b>
Sheet no. <u>17</u> of <u>27</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>234,441.16</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxx7542</b>  <b>Nordstroms</b> <b>PO Box 79134</b> <b>Phoenix, AZ 85062-9134</b>	<b>J</b>	<b>credit card</b>				<b>2,489.71</b>
Account No.  <b>North Carolina ESC</b> <b>10801 Monroe Road</b> <b>Matthews, NC 28105</b>	<b>H</b>	<b>business debt; for information only</b>				<b>0.00</b>
Account No.  <b>Occuest LLC</b> <b>PO Box 10741</b> <b>Raleigh, NC 27605</b>	<b>H</b>	<b>business debt; for information only</b>				<b>0.00</b>
Account No.  <b>Ohio Casualty Group</b> <b>PO Box 5001</b> <b>Hamilton, OH 45012-5001</b>	<b>H</b>	<b>business debt; for information only</b>				<b>0.00</b>
Account No.  <b>Olympic Credit Fund Inc</b> <b>PO Box 12059</b> <b>Olympia, WA 98508</b>	<b>H</b>	<b>business debt; for information only</b>				<b>0.00</b>
Sheet no. <u>18</u> of <u>27</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>2,489.71</b>
Subtotal (Total of this page)						<b>2,489.71</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>business debt; for information only</b>				
<b>Parks Portable Toilets Inc 179 Combs Avenue PO Box 1611 Goldsboro, NC 27533</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; for information only</b>				
<b>Parris Paving &amp; Coating Inc PO Box 30863 Myrtle Beach, SC 29588</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; for information only</b>				
<b>Pierce Landscapes &amp; Nursery Inc 8524 Pierce-Olive Road Apex, NC 27502</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; for information only</b>				
<b>Portable Sanitation Inc PO Box 355 Apex, NC 27502</b>	<b>H</b>					<b>0.00</b>
Account No. <b>xxxx1001</b>		<b>legal services</b>				
<b>Potter &amp; Company 114 North Church Street Monroe, NC 28112</b>	<b>J</b>					<b>3,051.05</b>
Sheet no. <b>19</b> of <b>27</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>3,051.05</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>medical services</b>				
<b>Presbyterian Carillon Labs 200 Hawthorne Lane Charlotte, NC 28207</b>	<b>W</b>					<b>161.00</b>
Account No.		<b>business debt; for information only</b>				
<b>Prime Rate Premium Finance Corporation PO Box 100507 Florence, SC 29501-0507</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; for information only</b>				
<b>Professional Fence Builders 112 Wilford Rd Blacksburg, SC 29702</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; for information only</b>				
<b>Radio Frequency System Inc 200 Pondview Drive Meriden, CT 06450</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; for information only</b>				
<b>Radiology Associates P A PO Box 468 Orangeburg, SC 29116</b>	<b>H</b>					<b>0.00</b>
Sheet no. <b>20</b> of <b>27</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>161.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>Reach</b> <b>1524 E Morehead Street</b> <b>Charlotte, NC 28207</b>	<b>W</b>	<b>medical services</b>				<b>724.76</b>
Account No.  <b>Reliable Resources</b> <b>1100 Oak Grove Road</b> <b>Kings Mountain, NC 28086</b>	<b>H</b>	<b>business debt; for information only</b>				<b>0.00</b>
Account No.  <b>Rental Services</b> <b>PO Box 840514</b> <b>Dallas, TX 75284-0514</b>	<b>H</b>	<b>business debt; for information only</b>				<b>0.00</b>
Account No.  <b>Robert C Dortch Esq</b> <b>Sellers Inshaw Ayers Dortch &amp; Lyons</b> <b>P A</b> <b>301 S McDowell Street Ste 410</b> <b>Charlotte, NC 28204</b>	<b>J</b>	<b>legal services</b>				<b>4,433.50</b>
Account No.  <b>RSC Rental Service</b> <b>1413 S Fraser Street Highway 17</b> <b>Georgetown, SC 29440</b>	<b>H</b>	<b>business debt; for information only</b>				<b>0.00</b>
Sheet no. <b>21</b> of <b>27</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page)
						<b>5,158.26</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Rushing Electric Company Inc 411 Highway 80 Garden City, GA 31408</b>		<b>H</b>				<b>0.00</b>
Account No.						
<b>S&amp;ME 1330 Highway 501 Business Conway, SC 29526</b>		<b>H</b>				<b>0.00</b>
Account No.						
<b>Scottsdale Insurance Company c/o Johnson &amp; Johnson Inc PO Box 899 Charleston, SC 29402-0899</b>		<b>H</b>				<b>0.00</b>
Account No.						
<b>Secrest Wrecker and Crane Comoany 3501 Rocky River Road North Monroe, NC 28110</b>		<b>H</b>				<b>0.00</b>
Account No.						
<b>Secrest Wrecker Service Inc 7915 Pleasant Hill Church Road Marshville, NC 28103</b>	<b>X</b>	<b>H</b>				<b>Unknown</b>
Sheet no. <b>22</b> of <b>27</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>business debt; personal guarantee</b>				<b>Unknown</b>
<b>Simpson's Welding 3800 Gribble Road Matthews, NC 28104</b>	<b>X</b>	<b>H</b>				
Account No.		<b>business debt; personal guarantee</b>				<b>0.00</b>
<b>Sink Tower Erection Co Inc 4876 Follansbee Road Winston Salem, NC 27127</b>		<b>H</b>				
Account No.		<b>business debt; for information only</b>				<b>0.00</b>
<b>Site Communication Systems 171 W Factory Street Gallatin, TN 37066</b>		<b>H</b>				
Account No.		<b>medical services</b>				<b>1,981.00</b>
<b>Southeast Anesthesiology Cons PO Box 33632 Charlotte, NC 28233-3632</b>		<b>W</b>				
Account No.		<b>medical services</b>				<b>153.02</b>
<b>Southeast Pain Management PO Box 600032 Raleigh, NC 27675-6032</b>		<b>W</b>				
Sheet no. <b>23</b> of <b>27</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>2,134.02</b>
Subtotal (Total of this page)						<b>2,134.02</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>Southeastern Crane PO Box 30169 Tampa, FL 33630-3169</b>		<b>business debt; for information only</b>				<b>0.00</b>
Account No.  <b>Southway Crane PO Box 2109 Lexington, SC 29071</b>	X	<b>business debt; personal guarantee</b>				<b>Unknown</b>
Account No.  <b>Stymielock LLC PO Box 398 Pineville, NC 28134</b>		<b>business debt; personal guarantee</b>				<b>0.00</b>
Account No.  <b>Sunbelt Rentals Inc aka NationsRent c/o The Sigmon Law Firm P A PO Box 17249 Raleigh, NC 27619</b>		<b>business debt; judgment entered 12/1/2008</b>				<b>7,460.42</b>
Account No.  <b>Superior Automatic Fire Equipment Inc 105 Corporate Blvd Indian Trail, NC 28079</b>		<b>business debt; for information only</b>				<b>0.00</b>
Sheet no. <b>24</b> of <b>27</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b> <b>7,460.42</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>legal services</b>				
<b>Tamela T Wallace Esq Law Office of Tamela T Wallace P A 301 S McDowell Street Charlotte, NC 28204</b>	<b>J</b>					<b>7,500.00</b>
Account No. <b>xxxx3538</b>		<b>credit card</b>				
<b>Target National Bank PO Box 59317 Minneapolis, MN 55459-0317</b>	<b>J</b>					<b>792.66</b>
Account No.		<b>business debt; for information only</b>				
<b>Travelers Indemnity and Affiliates PO Box 96359 Chicago, IL 60693-6359</b>	<b>H</b>					<b>0.00</b>
Account No.		<b>business debt; personal guarantee</b>				
<b>Trinity Electric Company PO Box 2902 Huntersville, NC 28070</b>	<b>X H</b>					<b>Unknown</b>
Account No.		<b>business debt; for information only</b>				
<b>United Directories Yellow Pages PO Box 95450 Atlanta, GA 30347-0450</b>	<b>H</b>					<b>0.00</b>
Sheet no. <b>25</b> of <b>27</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>8,292.66</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.	X	H	business debt; personal guarantee			Unknown
United Rentals Inc Credit Office #214 PO Box 100711 Atlanta, GA 30384-0711						
Account No.		H	business debt; for information only			0.00
Vickers Fence Co 255 Lois Lane Pittsboro, NC 27312						
Account No. xxxx8870		J	credit card			1,933.25
Wells Fargo Associated Credit Services PO Box 9100 Hopkinton, MA 01748-9100						
Account No.		H	business debt; for information only			0.00
Westchester Premium Acceptance Corp 1-Iron Commercial Premium PO Box 17600 Denver, CO 80217-0600						
Account No.		H	business debt; for information only			0.00
Whitco LLC 846 Windy Oaks Way Lancaster, SC 29720						
Sheet no. 26 of 27 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,933.25

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>White Crane Company Inc 3414 Augusta Road West Columbia, SC 29169</b>	<b>X</b>	<b>H</b>	<b>business debt; personal guarantee</b>			<b>Unknown</b>
Account No.						
<b>Whitehurst &amp; Sons Fence Co Inc PO Box 6083 Greenville, NC 27835</b>		<b>W</b>	<b>business debt; for information only</b>			<b>0.00</b>
Account No.						
<b>Winter Mountain Bottled Water Company PO Box 970 Durham, NC 27702</b>		<b>H</b>	<b>business debt; for information only</b>			<b>0.00</b>
Account No.						
<b>Wright Expres Corporation PO Box 639 Portland, ME 04104</b>	<b>X</b>	<b>H</b>	<b>business debt; personal guarantee</b>			<b>Unknown</b>
Account No.						
Sheet no. <b>27</b> of <b>27</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>0.00</b>
Subtotal (Total of this page)						<b>0.00</b>
Total (Report on Summary of Schedules)						<b>365,930.65</b>



B6G (Official Form 6G) (12/07)

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

B6H (Official Form 6H) (12/07)

In re **Terry W Allen,  
Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Magnum Cellular Service Inc</b>	<b>Simpson's Welding 3800 Gribble Road Matthews, NC 28104</b>
<b>Magnum Cellular Service Inc</b>	<b>Secrest Wrecker Service Inc 7915 Pleasant Hill Church Road Marshville, NC 28103</b>
<b>Magnum Cellular Service Inc</b>	<b>Southway Crane PO Box 2109 Lexington, SC 29071</b>
<b>Magnum Cellular Service Inc</b>	<b>Trinity Electric Company PO Box 2902 Huntersville, NC 28070</b>
<b>Magnum Cellular Service Inc</b>	<b>United Rentals Inc Credit Office #214 PO Box 100711 Atlanta, GA 30384-0711</b>
<b>Magnum Cellular Service Inc</b>	<b>White Crane Company Inc 3414 Augusta Road West Columbia, SC 29169</b>
<b>Magnum Cellular Service Inc</b>	<b>Wright Expres Corporation PO Box 639 Portland, ME 04104</b>
<b>Magnum TA Inc</b>	<b>Magnum Tower Associates 450 Battlefield Blvd N Chesapeake, VA 23320</b>

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continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Terry W Allen**  
**Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Stepdaughter</b> <b>Stepdaughter</b> <b>Stepson</b> <b>Stepdaughter</b> <b>Daughter</b> <b>Son</b>	AGE(S): <b>10</b> <b>12</b> <b>14</b> <b>16</b> <b>16 months</b> <b>16 months</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>quality and safety manager</b>	
Name of Employer	<b>MasTec</b>	
How long employed	<b>1/14/2002 to present</b>	
Address of Employer	<b>800 Douglas Road</b> <b>Coral Gables, FL 33134</b>	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>7,083.33</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
<b>\$ 7,083.33</b>	<b>\$ 0.00</b>

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify): \_\_\_\_\_

\$ <b>1,374.45</b>	\$ <b>0.00</b>
\$ <b>211.55</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>1,586.00</b>	\$ <b>0.00</b>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>5,497.33</b>	\$ <b>0.00</b>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)  
8. Income from real property  
9. Interest and dividends  
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  
11. Social security or government assistance (Specify): \_\_\_\_\_  
12. Pension or retirement income  
13. Other monthly income (Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>1,700.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>0.00</b>	\$ <b>1,700.00</b>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>5,497.33</b>	\$ <b>1,700.00</b>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>7,197.33</b>	
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(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re **Terry W Allen**  
**Courtney Marie Allen**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>2,700.00</b>
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		
a. Electricity and heating fuel	\$	<b>390.00</b>
b. Water and sewer	\$	<b>70.00</b>
c. Telephone	\$	<b>200.00</b>
d. Other <b>security</b>	\$	<b>29.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>130.00</b>
4. Food	\$	<b>2,000.00</b>
5. Clothing	\$	<b>100.00</b>
6. Laundry and dry cleaning	\$	<b>50.00</b>
7. Medical and dental expenses	\$	<b>100.00</b>
8. Transportation (not including car payments)	\$	<b>550.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>100.00</b>
10. Charitable contributions	\$	<b>500.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<b>100.00</b>
b. Life	\$	<b>100.00</b>
c. Health	\$	<b>1,000.00</b>
d. Auto	\$	<b>200.00</b>
e. Other	\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <b>real estate taxes</b>	\$	<b>366.67</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<b>849.00</b>
b. Other <b>See Detailed Expense Attachment</b>	\$	<b>2,580.00</b>
14. Alimony, maintenance, and support paid to others	\$	<b>800.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>0.00</b>
17. Other <b>condo hoa</b>	\$	<b>26.67</b>
Other	\$	<b>0.00</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<b>12,941.34</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$	<b>7,197.33</b>
b. Average monthly expenses from Line 18 above	\$	<b>12,941.34</b>
c. Monthly net income (a. minus b.)	\$	<b>-5,744.01</b>

B6J (Official Form 6J) (12/07)

In re Terry W Allen  
Courtney Marie Allen Debtor(s) Case No. \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Installment Payments:**

<u>Denali</u>	\$	<u>1,200.00</u>
<u>F150</u>	\$	<u>380.00</u>
<u>Motorcycle</u>	\$	<u>720.00</u>
<u>Braces</u>	\$	<u>280.00</u>
<u>Total Other Installment Payments</u>	\$	<u>2,580.00</u>

**United States Bankruptcy Court  
Western District**

In re **Terry W Allen  
Courtney Marie Allen**

Debtor(s)

Case No.  
Chapter

**7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **46** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **September 22, 2009**

Signature **/s/ Terry W Allen**  
**Terry W Allen**  
Debtor

Date **September 22, 2009**

Signature **/s/ Courtney Marie Allen**  
**Courtney Marie Allen**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

# United States Bankruptcy Court Western District

In re **Terry W Allen  
Courtney Marie Allen**

Debtor(s)

Case No.  
Chapter

**7**

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$58,193.00</b>	<b>2007 wages/NSDRO, LLC/MasTec (h)</b>
<b>\$34,435.00</b>	<b>2008 wages/NSDRO, LLC/MasTec (h)</b>
<b>\$41,230.59</b>	<b>2009 wages/NSDRO, LLC/Mastec (h)</b>

## 2. Income other than from employment or operation of business

None

☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$73,000.00</b>	<b>2009 tax refunds (j); loans from mother</b>
<b>\$96,000.00</b>	<b>2008 loan from mother</b>

## 3. Payments to creditors

None

☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>Tracey Tinnel</b> <b>4031 Valleybrook Road</b> <b>Charlotte, NC 28270</b>	<b>monthly - \$800</b>	<b>\$2,400.00</b>	<b>\$0.00</b>
<b>Ford Motor Credit Company</b> <b>PO Box 790119</b> <b>Saint Louis, MO 63179-0119</b>	<b>monthly - \$380</b>	<b>\$1,140.00</b>	<b>\$27,786.21</b>
<b>GMAC</b> <b>Payment Processing Center</b> <b>PO Box 9001951</b> <b>Louisville, KY 40290-1951</b>	<b>monthly - \$1,200</b>	<b>\$3,600.00</b>	<b>\$44,617.01</b>
<b>Homecomings Financial Services LLC</b> <b>PO Box 205</b> <b>Waterloo, IA 50704-0205</b>	<b>monthly - \$2,700</b>	<b>\$8,100.00</b>	<b>\$288,764.52</b>
<b>Professional Financial</b> <b>PO Box 6168</b> <b>Greenville, SC 29606</b>	<b>monthly - \$720</b>	<b>\$2,160.00</b>	<b>\$20,000.00</b>

None

☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Sunbelt Rentals, Inc a/k/a Nationsrent v. Magnum Cellular Service, Inc. and Terry W. Allen 08-CVD-15936</b>	<b>collection</b>	<b>State of North Carolina Wake County District Court Division</b>	<b>judgment entered 12/1/2008</b>
<b>The Charlotte-Mecklenburg Hospital Authority v. Courtney M. Allen and Terry Allen 09-CVS-5663</b>	<b>collection</b>	<b>State of North Carolina Mecklenburg County Superior Court Division</b>	<b>judgment entered 5/13/2009</b>
<b>Ford Motor Credit v. Terry Allen, debtor unsure of case number</b>	<b>Collection</b>	<b>Mecklenburg County, NC</b>	<b>unknown</b>

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
<b>Sellers Hinshaw Ayers Dortch &amp; Lyons 301 S McDowell St Suite 410 Charlotte, NC 28204</b>	<b>August 28, 2009</b>	<b>levy on bank accounts pursuant to levy, est.\$4,000.00 levied against</b>

#### 5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Ford Motor Credit Company PO Box 689007 Franklin, TN 37068-9007</b>	<b>2/29/2009</b>	<b>2007 Ford Mustang - \$20,000</b>

#### 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
church	n/a	monthly	\$500

#### 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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#### 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
James H. Henderson, P.C. 1201 Harding Place Charlotte, NC 28204	2/2009; 3/2009	\$3,500.00 (includes filing fee and credit counseling fees)

#### 10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
daughter	8/2009	transfer VW to daughter (graduation gift from grandmother; car was in male debtor's name and grandmother's name; male debtor's name only on title for insurance purposes)
daughter		

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
<b>mother</b>	<b>debtor is officer of mother's business and co-signer of checks on business and personal accounts (never signed check on either account)</b>	<b>Virginia</b>

**15. Prior address of debtor**

None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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# 16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

# 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

**18 . Nature, location and name of business**

None  
☐

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<b>Magnum Cellular Service, Inc.</b>		<b>402 Matthews Indian Trail Rd Matthews, NC 28104</b>	<b>tower leasing business</b>	<b>1/4/2002 - 12/30/2007</b>

None  
☐

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **September 22, 2009**

Signature **/s/ Terry W Allen**  
**Terry W Allen**  
Debtor

Date **September 22, 2009**

Signature **/s/ Courtney Marie Allen**  
**Courtney Marie Allen**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

B8 (Form 8) (12/08)

**United States Bankruptcy Court**  
**Western District**

In re **Terry W Allen**  
**Courtney Marie Allen**

Debtor(s)

Case No.  
Chapter

**7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> <b>Ford Motor Credit Company</b>	<b>Describe Property Securing Debt:</b> <b>2008 Ford F250; 66,712+ miles</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2	
<b>Creditor's Name:</b> <b>GMAC</b>	<b>Describe Property Securing Debt:</b> <b>2008 Yukon Denali; 18,000+ miles</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 3	
<b>Creditor's Name:</b> <b>Homecomings Financial Services LLC</b>	<b>Describe Property Securing Debt:</b> <b>RESIDENCE: house and lot located at 10616 Moss Mill Lane, Charlotte NC 28277; purchase price 8/9/2001 - \$318,500; tax value - \$319,200</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>debtor will continue making regular monthly payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 4	
<b>Creditor's Name:</b> <b>Homecomings Financial Services LLC</b>	<b>Describe Property Securing Debt:</b> <b>RESIDENCE: house and lot located at 10616 Moss Mill Lane, Charlotte NC 28277; purchase price 8/9/2001 - \$318,500; tax value - \$319,200</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>debtor will continue making regular monthly payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 5	
<b>Creditor's Name:</b> <b>Professional Financial</b>	<b>Describe Property Securing Debt:</b> <b>2006 Custom Motorcycle; 20,000+ miles</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	



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Page 3

Property No. 6	
<b>Creditor's Name:</b> <b>Wells Fargo</b>	<b>Describe Property Securing Debt:</b> <b>2001 Ford F150; 105,000+ miles</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained  If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).  Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> <b>-NONE-</b>	<b>Describe Leased Property:</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date September 22, 2009

Signature /s/ Terry W Allen  
**Terry W Allen**  
 Debtor

Date September 22, 2009

Signature /s/ Courtney Marie Allen  
**Courtney Marie Allen**  
 Joint Debtor

United States Bankruptcy Court  
Western District

In re **Terry W Allen**  
**Courtney Marie Allen**

Debtor(s)

Case No.  
Chapter

7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>3,159.00</u>
Prior to the filing of this statement I have received.....	\$	<u>3,159.00</u>
Balance Due.....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]  
**see fee agreement**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**see fee agreement**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: September 22, 2009

/s/ James H. Henderson

**James H. Henderson 13536**  
**James H. Henderson, P.C.**  
**1201 Harding Place**  
**Charlotte, NC 28204**  
**704.333.3444 Fax: 704.333.5003**  
**henderson@title11.com**

**AGREEMENT CONCERNING PROFESSIONAL FEES AND EXTENT OF ATTORNEYS DUTY TO REPRESENT IN CHAPTER 7 BANKRUPTCY**

THE UNDERSIGNED, **Terry W. Allen and Courtney Marie Allen** ("Client") hereby retains and engages the law firm of James H. Henderson, P.C. (hereinafter the "Law Firm") for representation in connection with a proceeding under Chapter 7 of the Bankruptcy Code. This document constitutes a legal contract, binding upon both Law Firm and Client. It provides certain obligations and privileges to both parties and it is enforceable in a court of law. It may be modified only upon the written agreement of Law Firm and Client and is enforceable under the laws of the State of North Carolina. Law Firm and Client stipulate that the courts of Mecklenburg County, North Carolina, have jurisdiction over this agreement and the parties to it. You have the right to take this document to an attorney of your choice for review prior to its execution. Client acknowledges that Law Firm has advised Client that a knowingly false statement in the bankruptcy petition or any schedule or statement filed herewith is a federal crime. The Law Firm will prepare the bankruptcy petition and supporting schedules and statements based upon information supplied by Client, and the signing of this agreement serves as a warrant that the Law Firm may rely upon said statements as being true.

**A. WHAT LEGAL SERVICES AND EXPENSES ARE INCLUDED IN THE FLAT FEE**

Client acknowledges that the scope of Law Firm's representation provided by the flat fee shall include: (1) review and analysis of financial affairs; (2) consultation and advice regarding the filing of the Chapter 7 proceeding; (3) the preparation of the Chapter 7 petition, schedules and statements; (4) the filing of all appropriate documents with the United States Bankruptcy Court; (5) representation of Client at the creditor's meeting; and (6) negotiation or preparation of documents pertaining to the reaffirmation of debts or the redemption of collateral, and all expenses related thereto.

**B. WHAT LEGAL SERVICES AND EXPENSES ARE NOT INCLUDED IN THE FLAT FEE**

Client acknowledges that the flat fee and Law Firm's representation shall not include (1) representation in connection with any adversary proceedings or negotiations with creditors concerning the possibility of any adversary proceeding; (2) the preparation of any amendments to schedules or statements required as a result of Law Firm being provided with insufficient information prior to the filing of the petition; (3) the investigation and defense of any motions for relief from stay or motions to dismiss; (4) matters regarding a trustee's objection to claimed exemptions; (5) time spent in connection with any continued meeting of creditors, including but not limited to those caused by Client's failure to attend meeting of creditors or the failure to provide the trustee with requested information, or any expenses related thereto; (7) post-discharge violations of the discharge injunction; (8) post-petition audits of the bankruptcy filing by any governmental entities; (8) the filing of any necessary motions to avoid liens, if the Law Firm has been provided with sufficient information to do so; and (9) any other matter not specified in Paragraph A above.

IF Law Firm IS REQUIRED TO OR REQUESTED TO SPEND TIME RELATED TO ANY OF THESE MATTERS, CLIENT WILL PAY Law Firm at its normal hourly rates. All time will be billed in minimum increments of two-tenths (1/10) of an hour. Expenses such as out of town travel costs, long distance telephone calls (cost), telecopier transmissions (\$2.00), postage (cost) and copy costs (\$0.25 per page) will be charged as separate items in addition to legal fees. Client acknowledges that if these additional legal services and expenses are required or requested to be performed in the bankruptcy proceeding, Law Firm shall not be under any obligation to perform said services or advance expenses in the absence of arrangements for its further compensation which are satisfactory to it. Client is responsible for keeping all copies of documents. If Client requests additional copies of documents client agrees to pay in advance for any retrieval fees, copy charges, postage charges, and time in making the copies.

**C. TERMS OF PAYMENT**

1. *For legal services and expenses included in the flat fee*, Client will pay Law Firm the sum of \$3,500.00. It is agreed that this payment is a prepaid flat fee and it is earned upon receipt. Law Firm shall be under no obligation to provide any legal services to Client until the initial retainer is paid in full. This fee includes the \$299.00 Chapter 7 filing fee, which will be paid directly by Law Firm to the United States Bankruptcy Court, and \$42.00 for mandatory credit counseling fees.

2. ***For legal services and expenses not included in the flat fee***, if any, you will be invoiced and payment is due upon receipt. You agree to pay a retainer prior to any services being provided on account of matters not included in the initial flat fee. The amount of the retainer will be based on Law Firm's estimation of the ultimate fees and expenses, but the ultimate fees may exceed the retainer paid. A finance charge will be charged against any part of Client's account which remains unpaid beyond thirty (30) consecutive days at an ANNUAL PERCENTAGE RATE of 18% (1.5% per month) on the unpaid balance. The finance charge is assessed against the prior month's beginning balance less any payments made during that month. Finance charges may be avoided by timely paying the balance due. There will be a \$20.00 service charge for any returned checks.

3. ***Questions or objections*** regarding any billing must be made, in writing, to Law Firm within THIRTY (30) DAYS of the date of billing. All bills as to which no question or objection has been made for THIRTY (30) DAYS will be conclusively presumed to be accurate and fully due and payable between the parties. In the event there is a dispute regarding Law Firm's fees, client may, among other remedies, submit a request for nonbinding fee arbitration to the North Carolina State Bar.

4. ***Contingency fee for claims against creditors.*** Client may have claims against certain entities on account of violations of state or federal fair debt collection laws, truth in lending laws, the Fair Credit Reporting Act, or other similar laws. Law Firm agrees it will (a) investigate the claim; (b) make all reasonable efforts to obtain a settlement of said claim in a satisfactory amount; (c) if necessary, to bring a lawsuit to pursue the claim; and (d) to do all things deemed appropriate in connection with a lawsuit (including making appeals only if we deem appropriate) on behalf of Client. Law Firm retains the right to withdraw as counsel if, after investigation, it deems there is insufficient grounds to pursue a claim.

It is agreed that in full compensation of its services, Law Firm shall receive a contingent fee in the event of a recovery in the amount of i) fifty percent (50%) of the total recovery plus ii) any fees which are specifically designated as attorneys fees, by court order or agreement. It is also agreed that without regard to the final determination of the matter, Client will pay all court costs and all expenses incurred in the matter. Expenses will include such items as long distance telephone calls, copying charges, travel expenses, court charged fees and other out-of-pocket expenses as may be incurred on your behalf.

#### **D. AGREEMENT REGARDING RESULTS AND CONTROL OF WORK**

It is understood that the Law Firm is not always able to control the work which he is called upon to perform on behalf of the client. The necessity to respond to documents filed with the Court or to answer telephone or other contacts are examples of matters which will be charged to the client, even though the client has not directed, or consented to, such efforts. The attorney will control the manner of presentation of the client's case, whether in court or otherwise. The attorney is not obligated to take any action which is repugnant to the attorney's own sense of honor and propriety. Client acknowledges that Law Firm has made no guarantee or promises concerning the outcome or results of the bankruptcy proceeding. Law Firm will use its best efforts to obtain for Client a discharge of all legally dischargeable debts.

#### **E. AGREEMENT REGARDING DISCONTINUATION OF WORK AND WITHDRAWAL OF LAW FIRM**

Client hereby agrees that if i) further legal services beyond those enumerated above are requested; ii) the Chapter 7 proceedings is dismissed or converted; iii) if payments are not made as provided under this agreement; or iv) satisfactory arrangements for the Law Firm's payment are not made, then the Law Firm may be permitted to and CLIENT HEREBY CONSENTS AND AGREES TO SUCH WITHDRAWAL FROM REPRESENTATION BY THE Law Firm. Law Firm reserves the right to cease legal work if you fail to promptly and timely make payment under this agreement. The discontinuation of work or the withdrawal of Law Firm in no way affects Client's liability for the timely payment of accrued fees, expenses and interest.

#### **F. AGREEMENT REGARDING ARBITRATION OF FEE DISPUTES AND LIABILITY FOR EXPENSES OF COLLECTION**

In the event that Lawfirm and Client have a dispute regarding any fee for legal services, it is understood by Client

that the Mecklenburg Bar and the North Carolina State Bar have a program of fee mediation in which Client may choose to participate. Lawfirm will participate in such mediation as provided for in Rule 1.5 of the North Carolina State Bar Rules of Professional Conduct. Lawfirm reserves the right to consent to binding arbitration regarding any fee dispute. In the event you do not comply with the terms of this agreement, you agree pursuant to North Carolina General Statute §6-21.2 that you will be liable for the payment of any legal fees, costs or related expenses incurred in collecting the balance due to Lawfirm. If Lawfirm undertakes any collection activities, you agree that you will be liable to Lawfirm for the value of Lawfirm's time, fees and actual expenses expended attempting to collect the balance due.

Dated: September 29, 2009

/s/ Terry W. Allen  
Terry W. Allen

/s/ Courtney Marie Allen  
Courtney Marie Allen

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**James H. Henderson 13536**

Printed Name of Attorney

Address:

**1201 Harding Place**

**Charlotte, NC 28204**

**704.333.3444**

**henderson@title11.com**

X **/s/ James H. Henderson**

Signature of Attorney

**September 22,  
2009**

Date

#### **Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Terry W Allen**

**Courtney Marie Allen**

Printed Name(s) of Debtor(s)

X **/s/ Terry W Allen**

Signature of Debtor

**September 22,  
2009**

Date

Case No. (if known) \_\_\_\_\_

X **/s/ Courtney Marie Allen**

Signature of Joint Debtor (if any)

**September 22,  
2009**

Date

**United States Bankruptcy Court  
Western District**

In re **Terry W Allen**  
**Courtney Marie Allen** Debtor(s) Case No. \_\_\_\_\_  
Chapter **7**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **September 22, 2009** **/s/ Terry W Allen**  
**Terry W Allen**  
Signature of Debtor

Date: **September 22, 2009** **/s/ Courtney Marie Allen**  
**Courtney Marie Allen**  
Signature of Debtor



A & I Services LLC  
1275 Barclay Boulevard  
Buffalo Grove, IL 60089

Absolute Collection Services  
421 Fayetteville Street Mall #600  
Raleigh, NC 27601

Act Construction LLC  
205 Park Drive  
Fort Mill, SC 29715

ADT Security Service Inc  
1900 Scott Avenue  
Charlotte, NC 28203

Advanced Portable Toilets  
2539 Eastern Avenue  
Rocky Mount, NC 27804

Affordable Electric Service  
127 Barclay Boulevard  
Buffalo Grove, IL 60089

Aire Service of Matthews Inc  
4039 Matthews-Indian Trail Road  
Matthews, NC 28104

All Carolina Crane & Equipment LLC  
6108 Triangle Drive  
Raleigh, NC 27617

American Interstate Insurance Company  
2301 Highway 190 West  
Deridder, LA 70634

American Mts  
1825 Rocky River Rd North  
Monroe, NC 28110

Amerisite Inc  
2780 Red Oak Flats Rd  
Dahlonega, GA 30533

Amgro Inc  
100 N Parkway  
PO Box 15089  
Worcester, MA 01615-0089

Anderson Construction Co  
1107 Broad Creek Road  
New Bern, NC 28560

Atlantic Coast Concrete  
PO Box 419  
Apex, NC 27502

Bagwell Fence Company  
PO Box 2608  
Apex, NC 27502

Ballantyne Joint Committee, Inc.  
c/o Michael Hunter, Esq.  
2600 One Wachovia Center  
301 S. College St.  
Charlotte, NC 28202-2619

Belk  
PO Box 960012  
Orlando, FL 32896-0012

Best Buy/HSBC Card Services  
PO Box 5238  
Carol Stream, IL 60197

Braxton Construction Co Inc  
275 Catherine Street  
Orangeburg, SC 29115

Budget Installment Corporation  
PO Box 9015  
Rockville Centre, NY 11571-9015

Business & Construction Law Group LLC  
607 Pendleton Street Ste 106  
Greenville, SC 29601

C F Reece & Son Supply Co Inc  
831 North Main Street  
Rutherfordton, NC 28139

Campbell Inc  
PO Box 9087  
Greenville, SC 29604

Capital One  
PO Box 71083  
Charlotte, NC 28272-1083

Care Credit/GE Money Bank  
PO Box 960061  
Orlando, FL 32896-0061

Carmel OBGYN  
5933 Blackney Park Drive Ste 100  
Charlotte, NC 28277-5713

Carolinas Counseling Group  
1900 South Blvd Ste 100  
Charlotte, NC 28203-4778

Carolinas Pathology Group  
PO Box 60280  
Charleston, SC 29419-0280

Carolinas Physicians Network  
2711 Randolph Road  
Charlotte, NC 28207

Certex  
PO Box 601438  
Charlotte, NC 28260-1438

Champman Concreter Products  
PO Box 4275  
Spartanburg, SC 29305-4275

Cintas Corp #200  
6300 Harris Technology Blvd  
Charlotte, NC 28269

Cit Bank  
Vericrest Financial Inc  
PO Box 24330  
Oklahoma City, OK 73124-0330

CIT Technology Corporation  
1830 West Airfield  
Dallas, TX 75261

Citicapital Commercial Corporation  
3950 Regent Blvd  
Irving, TX 75063

Citicorp Vendor Finance Inc  
PO Box 7247-0322  
Philadelphia, PA 19170-0322

City Electric Supply Co  
216-A Stetson Drive  
Charlotte, NC 28262

City-County Tax Collector  
Collection Division  
PO Box 31637  
Charlotte, NC 28231

Civil Communications  
150 Grandstand Lane  
Angier, NC 27501

Clark Tire & Auto  
13808 E Independence Blvd  
Indian Trail, NC 28079

CMC Home Care  
4701 Hedgemore Drive #300  
Charlotte, NC 28209-2256

CMC Pineville  
PO Box 32861  
Charlotte, NC 28232-2861

Communication Technology Services LLC  
400 Donald Lynch Boulevard  
Marlborough, MA 01752

Communications Technology Services LLC  
PO Box 1032  
400 Donald Lynch Blvd  
Northborough, MA 01532

Companion Property & Casualty Group  
PO Box 100165  
Columbia, SC 29202

Consolidated electrical Distributors  
PO Box 1510  
Cary, NC 27512-1510

Construction Supply Inc  
3701 Pleasant Plains Road  
Matthews, NC 28105

Conway Fence  
3250 Beverly Road  
Conway, SC 29527

Couchell Children Properties  
6179 E Independence Blvd  
Charlotte, NC 28212

Custom Fence Company Inc  
429 Audrey Lane  
New Bern, NC 28560

Diamond Springs  
PO Box 667887  
Charlotte, NC 28266-7887

Eagle Engineering Inc  
1061-B Cambridge Square  
Alpharetta, GA 30004

Eagle Rentals Inc  
3435 E Broad Street  
Monroe, NC 28112

East Coast Fencing Inc  
PO Box 1626  
Georgetown, SC 29442

Edwards Inc  
PO Box 8403  
Greenville, NC 27835

Ellis Sand & Gravel Inc  
1953 West Evans Street  
Florence, SC 29501

Fastenal Indsutrial & Construction  
270-C Unionville-Indian Trail Road  
Indian Trail, NC 28079

Florence Fences & Ironworks  
1035 East Old Marion Highway  
Florence, SC 29506

Ford Motor Credit Company  
PO Box 790119  
Saint Louis, MO 63179-0119

Ford Motor Credit Company  
PO Box 689007  
Franklin, TN 37068-9007

Friends Tire  
13808 E Independence Blvd  
Indian Trail, NC 28079

GE Capital Corporation  
3000 Lakeside Drive  
Bannockburn, IL 60015

GMAC  
Payment Processing Center  
PO Box 9001951  
Louisville, KY 40290-1951

GMAC  
PO Box 105677  
Atlanta, GA 30348

GMAC Payment Processing Center  
PO Box 830070  
Baltimore, MD 21283-0070

Great American Insurance company  
49 East ath Street Ste 400  
Cincinnati, OH 45202

Guthrie Davis Henderson & Staton PLLC  
719 East Boulevard  
Charlotte, NC 28203

Guy M Turner  
PO Box 7776  
Greensboro, NC 27417

Guy M Turner Incorporated  
c/o Keziah Gates & Samet LLP  
PO Box 2608  
High Point, NC 27261-2608

Halifax Rentals  
1000-B Julian Allsbrook Highway  
Roanoke Rapids, NC 27870

HFC  
PO Box 17574  
Baltimore, MD 21297-1574

HMC Paving & Construction Co Inc  
120 Sturken Drive  
Bryson City, NC 28713

Homecomings Financial Services LLC  
PO Box 205  
Waterloo, IA 50704-0205

Hornest Nest Electrical Supply Co Inc  
PO Box 1492  
Indian Trail, NC 28079

HSBC  
ARM Inc  
PO Box 129  
Thorofare, NJ 08086-0129

HSBC Cards Services  
PO Box 5222  
Carol Stream, IL 60197-5222

Hutton Communications Inc  
PO Box 201439  
Dallas, TX 75320-1439

Internal Revenue Service  
Centralized Insolvency Operations  
PO Box 21126  
Philadelphia, PA 19114

Jim's Liquid Waste  
2141 Sunnybrook Rd  
Greenville, NC 27834

JMH Fence Company  
10714 Lancaster Highway  
Waxhaw, NC 28173

LabCorporation of America Holdings  
PO Box 2240  
Burlington, NC 27216-2240

Magnum Cellular Service Inc

Magnum TA Inc  
450 Battlefield Blvd North  
Chesapeake, VA 23320

Magnum TA Inc

Magnum Tower Associates  
450 Battlefield Blvd N  
Chesapeake, VA 23320

Maner Fence  
7188 Cross Country Road  
Charleston, SC 29423

Nations Rent  
16824 Statesville Road  
Huntersville, NC 28078



Nationwide Fire Insurance Co  
PO Box 96040  
Charlotte, NC 28269-0040

NC Department of Revenue  
PO Box 1168  
Raleigh, NC 27602

Nordstroms  
PO Box 79134  
Phoenix, AZ 85062-9134

North Carolina ESC  
10801 Monroe Road  
Matthews, NC 28105

Occuest LLC  
PO Box 10741  
Raleigh, NC 27605

Ohio Casualty Group  
PO Box 5001  
Hamilton, OH 45012-5001

Olympic Credit Fund Inc  
PO Box 12059  
Olympia, WA 98508

Parks Portable Toilets Inc  
179 Combs Avenue  
PO Box 1611  
Goldsboro, NC 27533

Parris Paving & Coating Inc  
PO Box 30863  
Myrtle Beach, SC 29588

Pierce Landscapes & Nursery Inc  
8524 Pierce-Olive Road  
Apex, NC 27502

Pinnacle Financial Group Inc  
7825 Washington Avenue South Suite 310  
Minneapolis, MN 55439

Portable Sanitation Inc  
PO Box 355  
Apex, NC 27502

Potter & Company  
114 North Church Street  
Monroe, NC 28112

Presbyterian Carillon Labs  
200 Hawthorne Lane  
Charlotte, NC 28207

Prime Rate Premium Finance Corporation  
PO Box 100507  
Florence, SC 29501-0507

Professional Fence Builders  
112 Wilford Rd  
Blacksburg, SC 29702

Professional Financial  
PO Box 6168  
Greenville, SC 29606

Radio Frequency System Inc  
200 Pondview Drive  
Meriden, CT 06450

Radiology Associates P A  
PO Box 468  
Orangeburg, SC 29116

Reach  
1524 E Morehead Street  
Charlotte, NC 28207

Reliable Resources  
1100 Oak Grove Road  
Kings Mountain, NC 28086

Rental Services  
PO Box 840514  
Dallas, TX 75284-0514

Robert C Dortch Esq  
Sellers Inshaw Ayers Dortch & Lyons P A  
301 S McDowell Street Ste 410  
Charlotte, NC 28204

Robert G McIntosh Esq  
The McIntosh Law Firm P C  
PO Box 2270  
Davidson, NC 28036-2270

RSC Rental Service  
1413 S Fraser Street Highway 17  
Georgetown, SC 29440

Rushing Electric Company Inc  
411 Highway 80  
Garden City, GA 31408

S&ME  
1330 Highway 501 Business  
Conway, SC 29526

Scottsdale Insurance Company  
c/o Johnson & Johnson Inc  
PO Box 899  
Charleston, SC 29402-0899

Secrest Wrecker and Crane Comoany  
3501 Rocky River Road North  
Monroe, NC 28110

Secrest Wrecker Service Inc  
7915 Pleasant Hill Church Road  
Marshville, NC 28103

Simpson's Welding  
3800 Gribble Road  
Matthews, NC 28104

Sink Tower Erection Co Inc  
4876 Follansbee Road  
Winston Salem, NC 27127

Site Communication Systems  
171 W Factory Street  
Gallatin, TN 37066

Smith Debnam  
PO Box 26268  
Raleigh, NC 27611-6268

Southeast Anesthesiology Cons  
PO Box 33632  
Charlotte, NC 28233-3632

Southeast Pain Management  
PO Box 600032  
Raleigh, NC 27675-6032

Southeastern Crane  
PO Box 30169  
Tampa, FL 33630-3169

Southway Crane  
PO Box 2109  
Lexington, SC 29071

Spartan Financial Services  
13730 S Point Blvd  
Charlotte, NC 28273

Sprouse & Kurtz PLLC  
3109 Poplarwood Court Suite 115  
Raleigh, NC 27604

Stymielock LLC  
PO Box 398  
Pineville, NC 28134

Sunbelt Rentals Inc aka NationsRent  
c/o The Sigmon Law Firm P A  
PO Box 17249  
Raleigh, NC 27619

Superior Automatic Fire Equipment Inc  
105 Corporate Blvd  
Indian Trail, NC 28079

Tamela T Wallace Esq  
Law Office of Tamela T Wallace P A  
301 S McDowell Street  
Charlotte, NC 28204

Target National Bank  
PO Box 59317  
Minneapolis, MN 55459-0317

Tracey Tinnel  
4031 Valleybrook Road  
Charlotte, NC 28270

Travelers Indemnity and Affiliates  
PO Box 96359  
Chicago, IL 60693-6359

Trinity Electric Company  
PO Box 2902  
Huntersville, NC 28070

United Directories Yellow Pages  
PO Box 95450  
Atlanta, GA 30347-0450

United Rentals Inc  
Credit Office #214  
PO Box 100711  
Atlanta, GA 30384-0711

Vickers Fence Co  
255 Lois Lane  
Pittsboro, NC 27312

Wells Fargo  
PO Box 60510  
Los Angeles, CA 90060

Wells Fargo  
Associated Credit Services  
PO Box 9100  
Hopkinton, MA 01748-9100

Westchester Premium Acceptance Corp  
1-Iron Commercial Premium  
PO Box 17600  
Denver, CO 80217-0600

Whitco LLC  
846 Windy Oaks Way  
Lancaster, SC 29720

White Crane Company Inc  
3414 Augusta Road  
West Columbia, SC 29169

Whitehurst & Sons Fence Co Inc  
PO Box 6083  
Greenville, NC 27835

Winter Mountain Bottled Water Company  
PO Box 970  
Durham, NC 27702

Wright Expres Corporation  
PO Box 639  
Portland, ME 04104

B22A (Official Form 22A) (Chapter 7) (12/08)

In re **Terry W Allen**  
**Courtney Marie Allen**  
 Debtor(s)  
 Case Number: \_\_\_\_\_  
 (If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- ☐ The presumption arises.  
☒ The presumption does not arise.  
☐ The presumption is temporarily inapplicable.

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

### Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p><b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p><b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p><b>Reservists and National Guard Members; active duty or homeland defense activity.</b> Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. <b>During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</b></p> <p><input type="checkbox"/> <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p style="margin-left: 40px;">a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <p style="margin-left: 80px;"><input type="checkbox"/> I remain on active duty /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="margin-left: 80px;">OR</p> <p style="margin-left: 40px;">b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

**Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION**

2	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.	a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 3-11.</b> b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." <b>Complete only column A ("Debtor's Income") for Lines 3-11.</b> c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b> d. <input checked="" type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b>													
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	<b>Column A</b> Debtor's Income	<b>Column B</b> Spouse's Income												
3	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>	\$ <b>5,993.59</b>	\$ <b>0.00</b>												
4	<b>Income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part V.</b> <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td>c. Business income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>		Debtor	Spouse	a. Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>	b. Ordinary and necessary business expenses	\$ <b>0.00</b>	\$ <b>0.00</b>	c. Business income	Subtract Line b from Line a		\$ <b>0.00</b>	\$ <b>0.00</b>
	Debtor	Spouse													
a. Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>													
b. Ordinary and necessary business expenses	\$ <b>0.00</b>	\$ <b>0.00</b>													
c. Business income	Subtract Line b from Line a														
5	<b>Rents and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</b> <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td>c. Rent and other real property income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>		Debtor	Spouse	a. Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>	b. Ordinary and necessary operating expenses	\$ <b>0.00</b>	\$ <b>0.00</b>	c. Rent and other real property income	Subtract Line b from Line a		\$ <b>0.00</b>	\$ <b>0.00</b>
	Debtor	Spouse													
a. Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>													
b. Ordinary and necessary operating expenses	\$ <b>0.00</b>	\$ <b>0.00</b>													
c. Rent and other real property income	Subtract Line b from Line a														
6	<b>Interest, dividends, and royalties.</b>	\$ <b>0.00</b>	\$ <b>0.00</b>												
7	<b>Pension and retirement income.</b>	\$ <b>0.00</b>	\$ <b>0.00</b>												
8	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.	\$ <b>0.00</b>	\$ <b>0.00</b>												
9	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%;">Debtor \$ <b>0.00</b></td> <td style="width: 30%;">Spouse \$ <b>0.00</b></td> </tr> </table>	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$ <b>0.00</b>	\$ <b>0.00</b>	\$ <b>0.00</b>									
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$ <b>0.00</b>													
10	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.</b> Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. <b>child support</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>1,700.00</b></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> </tbody> </table> Total and enter on Line 10		Debtor	Spouse	a. <b>child support</b>	\$ <b>0.00</b>	\$ <b>1,700.00</b>	b.			\$ <b>0.00</b>	\$ <b>1,700.00</b>			
	Debtor	Spouse													
a. <b>child support</b>	\$ <b>0.00</b>	\$ <b>1,700.00</b>													
b.															
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$ <b>5,993.59</b>	\$ <b>1,700.00</b>												



12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$ <b>7,693.59</b>
<b>Part III. APPLICATION OF § 707(b)(7) EXCLUSION</b>		
13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount from Line 12 by the number 12 and enter the result.	\$ <b>92,323.08</b>
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>NC</u> b. Enter debtor's household size: <u>8</u>	\$ <b>97,734.00</b>
15	<b>Application of Section 707(b)(7).</b> Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> <b>The amount on Line 13 is less than or equal to the amount on Line 14.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> <b>The amount on Line 13 is more than the amount on Line 14.</b> Complete the remaining parts of this statement.	

**Part VIII. VERIFICATION**

I declare under penalty of perjury that the information provided in this statement is true and correct. *(If this is a joint case, both debtors must sign.)*

Date: **September 22, 2009**

Signature: **/s/ Terry W Allen**  
**Terry W Allen**  
*(Debtor)*

Date: **September 22, 2009**

Signature **/s/ Courtney Marie Allen**  
**Courtney Marie Allen**  
*(Joint Debtor, if any)*